

## **METHOD OF ELECTRONIC COMMERCE TRANSACTION**

### **ABSTRACT OF THE DISCLOSURE**

The present invention is directed to systems and method of facilitating e-commerce transaction. In one embodiment, a method of facilitating e-commerce transaction comprises receiving a settlement request for a purchase account and related information sent from an end user system used by an end user to make a purchase from a seller or sent from a store system used by the seller. The related information includes a purchase price of the purchase and an identifier of the end user. The method includes determining whether the purchase account of the settlement request can be settled through financing, based on financing availability information which specifies a financing available amount of the end user, and the purchase price of the purchase. If it is determined that the purchase account can be settled, then a message that the purchase account can be settled through financing is outputted, and financing information regarding a charge account of the end user for the purchase is recorded, the charge account being determined based on the purchase price of the purchase.

60024105 v1